

ELECTRONICALLY FILED OCTOBER 7, 2008

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.:	10/786,023	Inventor(s):	Modigliani
Filed:	26 FEB 2004	Attorney Docket No.:	056105-5002
Customer No.:	09629	Confirmation No.:	2925
Examiner:	NGUYEN, Hiep Van	Art Unit:	4137
Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY			

MAIL STOP: AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED AUGUST 19, 2008

Sir:

In response to the Office Action mailed August 19, 2008, the following amendments and remarks are respectfully submitted.